

**Information to identify the case:**

Debtor 1	<u>Kristy M. Duffey</u>	Social Security number or ITIN	xxx-xx-0173
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-17385-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kristy M. Duffey

7/9/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kristy M. Duffey  
Debtor

Case No. 19-17385-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 09, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2024:

Recip ID	Recipient Name and Address
db	+ Kristy M. Duffey, 2312 Gianna Drive, Glassboro, NJ 08028-3462
518177078	+ Essex Chase, 1000 Gianna Dr, Glassboro, NJ 08028-3229
518177080	+ Mabtc/tfc, Attn: Bankruptcy, Po Box 13306, Chesapeake, VA 23325-0306
518177082	+ MidFirst/Midland Mortgage, PO Box 163529, Fort Worth, TX 76161-3529
518177083	+ Orlando Ortiz, 208 Adams Ave, Barrington, NJ 08007-1230

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: bk@szjlaw.com	Jul 09 2024 20:30:00	Bradley J Halberstadt, Stewart, Zlimen & Jungers, Ltd, 2860 Patton Road, Roseville, MN 55113-1100
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 09 2024 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 09 2024 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518177067	+ EDI: BANKAMER	Jul 10 2024 00:25:00	Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
518177068	+ EDI: BANKAMER	Jul 10 2024 00:25:00	Bank Of America, Correspondence FL-1-908-01-49, Po Box 31785, Tampa, FL 33631-3785
518272628	+ EDI: BANKAMER2	Jul 10 2024 00:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518177069	+ EDI: TSYS2	Jul 10 2024 00:25:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518177070	+ EDI: CAPITALONE.COM	Jul 10 2024 00:25:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518245244	+ EDI: AIS.COM	Jul 10 2024 00:25:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518295381	Email/PDF: bncnotices@becket-lee.com	Jul 09 2024 20:43:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518177071	+ EDI: CITICORP	Jul 10 2024 00:25:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518312109	+ EDI: CITICORP	Jul 10 2024 00:25:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
518177072	+ EDI: WFNNB.COM	Jul 10 2024 00:25:00	Comenity Bank/PacSun, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Jul 09, 2024

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Total Noticed: 59

518177073	+ EDI: WFNNB.COM	Jul 10 2024 00:25:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518177074	+ EDI: WFNNB.COM	Jul 10 2024 00:25:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518177075	+ EDI: WFNNB.COM	Jul 10 2024 00:25:00	Comenity Capital/Gamestop, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518177076	+ EDI: WFNNB.COM	Jul 10 2024 00:25:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518177077	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 09 2024 20:44:17	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518177097	EDI: CITICORP	Jul 10 2024 00:25:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518312110	EDI: Q3G.COM	Jul 10 2024 00:25:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518177079	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 09 2024 20:30:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518305129	Email/PDF: resurgentbknotifications@resurgent.com	Jul 09 2024 20:54:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518177081	+ Email/Text: Mercury@ebn.phinsolutions.com	Jul 09 2024 20:30:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
518297777	+ EDI: AISMIDFIRST	Jul 10 2024 00:25:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518728407	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518728408	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518310859	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Aeoe, Inc., POB 41067, Norfolk VA 23541
518310875	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541
518310940	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518310867	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
518310864	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541
518310879	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
518311506	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Lumber Liquidators, POB 41067, Norfolk VA 23541
518311515	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Old Navy, POB 41067, Norfolk VA 23541
518310853	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Qcard, POB 41067, Norfolk VA 23541
518310851	EDI: PRA.COM	Jul 10 2024 00:25:00	Portfolio Recovery Associates, LLC, c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
518299177	EDI: Q3G.COM	Jul 10 2024 00:25:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Jul 09, 2024

Form ID: 3180W

Total Noticed: 59

518299179	EDI: Q3G.COM	Jul 10 2024 00:25:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518177084	+ Email/Text: clientservices@remexinc.com	Jul 09 2024 20:30:00	Remex, 307 Wall St, Princeton, NJ 08540-1515
518177085	^ MEBN	Jul 09 2024 20:32:07	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518177086	+ EDI: SYNC	Jul 10 2024 00:25:00	Syncb Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518177087	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518177088	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518177089	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518177090	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518177092	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518177093	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
518177094	+ EDI: SYNC	Jul 10 2024 00:25:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518251260	+ Email/Text: bncmail@w-legal.com	Jul 09 2024 20:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518177095	+ EDI: WTRRN BANK.COM	Jul 10 2024 00:25:00	Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
518292766	+ EDI: AIS.COM	Jul 10 2024 00:25:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518177096	+ EDI: VERIZONCOMB.COM	Jul 10 2024 00:25:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
518256194	+ EDI: WFFC2	Jul 10 2024 00:25:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
518177098	+ EDI: WFFC2	Jul 10 2024 00:25:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 54

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518177091	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Jul 09, 2024

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Lee Martin Perlman	on behalf of Debtor Kristy M. Duffey ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7